

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:	:	CHAPTER 13
RAMON VAUGHAN	:	
aka Ramon B. Vaughan,	:	
aka Ramon Brandon Vaughan,	:	
Debtor	:	CASE NO: 5:18-bk-04764-JJT

RAMON VAUGHAN	:	
aka Ramon B. Vaughan,	:	
aka Ramon Brandon Vaughan,	:	
Objectant	:	OBJECTION TO
v.	:	PROOF OF CLAIM
FRANKLIN MINT FEDERAL CREDIT UNION	:	
Claimant	:	

**OBJECTION TO CLAIM No. 5 OF
FRANKLIN MINT FEDERAL CREDIT UNION**

COMES NOW, the Debtor, **RAMON VAUGHAN**, by and through his attorney, and in support of the Objection to the **Claim No. 5 of Franklin Mint Federal Credit Union** avers as follows:

1. The Proof of Claim filed by Claimant, at Claim No. 5, (the "Claim"), claims a general unsecured claim in the amount of \$1,782.14.
2. Debtor filed a Chapter 7 bankruptcy case (the "Chapter 7 Case") on April 28, 2017, and issued an Order of Discharge on August 28, 2017. Copies of the Notice of Chapter 7 Bankruptcy Case and the Order of Discharge are attached collectively as Exhibit "A".
3. The debt identified in the Claim was included in the Chapter 7 Bankruptcy Case on page 3 of Schedule E/F, copy of which is attached as Exhibit "B".
4. The Claim was discharged in the Chapter 7 Case and the Debtor no longer is indebted to Claimant.

WHEREFORE, the Debtors pray that the claim of Franklin Mint Federal Credit Union be deemed stricken and for such other and further relief as the Honorable Court deems just and appropriate.

**NEWMAN, WILLIAMS, MISHKIN,
CORVELEYN, WOLFE & FARERI**

By: /s/ Robert J. Kidwell, Esq.
Robert J. Kidwell, Esq.
Attorney I.D. #206555
Attorney for Debtor

Exhibit “A”

Information to identify the case:Debtor 1 Ramon Vaughan

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4519EIN - - - - -

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN - - - - -EIN - - - - -United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:17-bk-01777-JJT****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ramon Vaughan
aka Ramon B. Vaughan, aka Ramon Brandon
Vaughan

By the
court:August 28, 2017

Honorable John J. Thomas
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, and trade):

Ramon Vaughan Chapter 7
aka Ramon B. Vaughan, aka Ramon Brandon Vaughan Case No. 5:17-bk-01777-JJT
1212 Lisa Lane
Canadensis, PA 18325

Last four digits of Social-Security, Individual
Taxpayer-Identification, Employer Tax-Identification No(s)(if
any):
xxx-xx-4519

FINAL DECREE

The estate of the above named debtor(s) has been fully administered.

IT IS ORDERED, Robert P. Sheils, Jr (Trustee) is discharged as trustee of the estate of the above-named debtor(s); and the chapter 7 case of the above named debtor(s) is closed.

Dated: September 27, 2017

By the Court,



Honorable John J. Thomas
United States Bankruptcy Judge
By: karendavis, Deputy Clerk

Exhibit “B”

Discharged Ch.7 Schedule F

Debtor 1 **Ramon Vaughan**

Case number (if know)

4.5	Franklin Mint FCU Nonpriority Creditor's Name 1974 Sproul Road Suite 300 Broomall, PA 19008 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>0331</u> \$1,626.00 When was the debt incurred? <u>January 8, 2016</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Line of Credit</u>
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4.6	PP&L Nonpriority Creditor's Name 827 Hausman Road Allentown, PA 18104 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>2040</u> \$4,000.00 When was the debt incurred? <u>April 7, 2016</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Electric service</u>
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4.7	SYNCB/Lowes Nonpriority Creditor's Name PO Box 965005 Orlando, FL 32896 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>4853</u> \$1,681.57 When was the debt incurred? <u>October 2015</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Credit card purchases - misc. home improvement items</u>
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